UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Low & Low, LLC
505 Main Street Suite 304
Hackensack NJ 07601
Telephone: 201-343-4040
Russell L. Low, Esq. No. 4745
Attorney for the Debtor

In Re: Efren O. Reyes & Lolita N. Reyes	Case No.: _____18-31092_____ Judge: _____SLM_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☐ Motion for Relief from the Automatic Stay filed by _____ ,

creditor,

A hearing has been scheduled for _____, at _____.

☒ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____January 22, 2020_____, at __10:00 am__.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of $ _____, but have not

been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):
The debtors are requesting the opportunity to review the claims to resolve the
issue accordingly.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: _____January 15, 2020_____   /s/Efren O. Reyes_____
                                                                           Debtor's Signature

Date: _____January 15, 2020_____   /s/Lolita N. Reyes_____
                                                                           Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
          13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
          opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
          Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
          Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
          Default.

rev.8/1/15